### Case 17-11232-ref Doc 14 Filed 04/29/17 Entered 04/30/17 01:04:51 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court Eastern District of Pennsylvania

In re: Eileen Cooper Debtor Case No. 17-11232-ref Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 2 Date Rcvd: Apr 27, 2017 Form ID: 309I Total Noticed: 31

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 29, 2017.
db
                 +Eileen Cooper,
                                    10 East Wilson Avenuve, Wernersville, PA 19565-1311
                +FREDERICK L. REIGLE, Chapter 13 Trustee,
Reading, PA 19606-0410
                                                                   2901 St. Lawrence Avenue,
                                                                                                  P.O. Box 4010.
tr
                 +Bureau of Audit and Enforcement,
                                                       City of Allentown,
                                                                               435 Hamilton Street,
smg
                   Allentown, PA 18101-1603
smg
                  City Treasurer, Eighth and Washington Streets,
                                                                         Reading, PA 19601
                 +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
                                                                                    Allentown, PA 18101-2401
smg
                 +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
sma
13870880
                 +Arcadia Recovery Bureau LLC, P. O. Box 6768, Reading, PA 19610-0768
                                              SJH Services Corporation, P. O. Box 41309 Dept 310,
13870881
                 +Berks Medical Equipment,
                  Nashville, TN 37204-1309
                +Bornemann Health Corp., P. O. Box 7777-W4800,
+General Service Bureau Inc., 5807 N. 102nd St.,
13870882
                                                                         Philadelphia, PA 19175-0001
13870883
                                                                          Omaha, NE 68134-1051
                              220 W. Lancaster Ave., Reading, PA 19607-1860
13870886
                 +LPFA, LLC,
13870885
                 +LPFA, LLC,
                                615 E. Lancaster Ave.,
                                                          Shillington, PA 19607-1366
13870884
                  Linebarger Goggan Blair, & Sampson, P. O. Box 90128, Harrisburg, PA 17109-0128
13870888
                 +PA Office of Attorney General,
                                                     Collections Unit,
                                                                           14th Fl., Strawberry Square,
                  Harrisburg, PA 17120-0001
13875599
                 +PRA Receivables Management, LLC,
                                                        PO Box 41021,
                                                                         Norfolk, VA 23541-1021
13870889
                 +Robert W. Williams, Esq., Milstead & Associates LLC, 1 E. Stow Rd.,
                  Marlton, NJ 08053-3118
                +Roosevelt Management Co. LLC, 1755 Wittington Place,
+Rushmore Loan Mgmt Svs LLC, 15480 Laguna Canyon Rd.,
                                                                                               Dallas, TX 75234-1928
Irvine, CA 92618-2132
13870890
                                                                                 Suite 400.
                                                                                Suite 100,
13870891
                 +St. Joseph Medical Center,
                                                 Patient Financial Services,
13870892
                                                                                   1643 Lewis Ave., Ste. 203,
                   Billings, MT 59102-4151
13870893
                  St. Joseph Medical Group,
                                                Physician Billing Office, P. O. Box 102388,
                   Atlanta, GA 30368-2388
13870894
                  St. Joseph Regional Health Network, P. O. Box 4545, Lancaster, PA 17604-4545
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: dsgrdg@ptdprolog.net Apr 28 2017 12:44:14 DAVID S. GELLERT,
                  David S. Gellert PC,
                                           3506 Perkiomen Avenue,
                                                                       Reading,
                                                                                 PA 19606
                 +E-mail/Text: robertsl2@dnb.com Apr 28 2017 12:44:54
                                                                               Dun & Bradstreet, INC.
smq
                   3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 28 2017 12:44:39
smg
                   Pennsylvania Department of Revenue,
                                                            Bankruptcy Division,
                                                                                      P.O. Box 280946,
                   Harrisburg, PA 17128-0946
                 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 28 2017 12:45:01
smq
                                                                                                   U.S. Attorney Office,
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 28 2017 12:44:48
                                                                                            United States Trustee,
ust
                  Office of the U.S. Trustee, 833 Chestnut Street, Suite 500,
                                                                                            Philadelphia, PA 19107-4405
                 Fax: 800-813-8164 Apr 28 2017 01:55:23 21st Mc 620 Market St., Ste. 100, Knoxville, TN 37902 E-mail/Text: blegal@phfa.org Apr 28 2017 12:44:51 P. O. Box 15206, Harrisburg, PA 17105-5206
                                                                 21st Mortgage Corporation,
13870879
13870887
                                                                             PA Housing Finance Agency,
                  EDI: USBANKARS.COM Apr 28 2017 01:28:00
13870895
                                                                  U.S. Bank, N.A., 60 Livingston Ave.,
                   Saint Paul, MN 55107-2292
                  EDI: WFFC.COM Apr 28 2017 01:33:00
13895479
                                                             Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Svcs.,
                  PO Box 19657, Irvine, CA 92623-9657
EDI: WFFC.COM Apr 28 2017 01:33:00
13870896
                                                             Wells Fargo Dealer Services, P. O. Box 168048,
                   Irving, TX 75016-8048
                                                                                                      TOTAL: 10
            ***** BYPASSED RECIPIENTS *****
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NONE:

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2017 Signature: /s/Joseph Speetjens

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District/off: 0313-4 User: Lisa Page 2 of 2 Date Rcvd: Apr 27, 2017

Form ID: 309I Total Noticed: 31

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor U.S. Bank National Association, not i

BRIAN CRAIG NICHOLAS on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

DAVID S. GELLERT on behalf of Debtor Eileen Cooper dsgrdg@ptdprolog.net FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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### Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/15

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Eileen Cooper	
2.	All other names used in the last 8 years		
3.	Address	10 East Wilson Avenuve Wernersville, PA 19565	
4.	<b>Debtor's attorney</b> Name and address	DAVID S. GELLERT David S. Gellert PC 3506 Perkiomen Avenue Reading, PA 19606	Contact phone (610) 779–8000 Email: <u>dsgrdg@ptdprolog.net</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacer.gov.		Contact phone (610)2085040 Date: 4/27/17

For more information, see page 2

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Debtor Eileen Cooper Case number 17–11232–ref

			1	
7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	May 30, 2017 at 1:30 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606	
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/29/17	
	required filing fee by the following deadlines.	<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		
		Deadline for all creditors to file a proof of claim (except governmental units):	n Filing deadline: 8/28/17	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 8/21/17	
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claime may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 7/20/17 at 9:00 AM, Location: Courtroom 1, Third Floor, The PA 19601	,	
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.		